

SERFF Tracking Number: AEGC-125903343 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 40922  
 Company Tracking Number: 1566  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A Plans  
 Product Name: Allianz Life Insurance Company of North America 2008 Annual Standard Group Medicare Supplement  
 Project Name/Number: 2008 Allianz Life Insurance Company of North America Standard Group Medicare Supplement Rates/33G

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Allianz Life Insurance Company SERFF Tr Num: AEGC-125903343 State: ArkansasLH  
 of North America 2008 Annual Standard Group  
 Medicare Supplement

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 40922

Sub-TOI: MS05G.001 Plan A Co Tr Num: 1566 State Status: Approved-Closed  
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carolyn Mills, Teri Disposition Date: 11/25/2008

Schaffer, Kristina Davis

Date Submitted: 11/24/2008 Disposition Status: Approved

Implementation Date Requested: 03/01/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: 2008 Allianz Life Insurance Company of North America Standard Group Medicare Supplement Rates Status of Filing in Domicile: Not Filed

Project Number: 33G

Requested Filing Mode: Review & Approval

Date Approved in Domicile:

Domicile Status Comments: This policy form is not filed in our domicile state of Minnesota.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 11/25/2008

State Status Changed: 11/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

SERFF Tracking Number: AEGC-125903343 State: Arkansas  
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Plans

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2008 Annual Rate Filing for Allianz Life Insurance Company of America Standard Group Medicare Supplement Policies.  
Policy Form#(s): VAP1030-B

Dear Ms. Minor:

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval. Since this is a closed block of business, we have dropped all plans that no longer have lives for the last two years. We will only be including in our filings the plans that still have lives.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Projection Exhibit
- Allianz Letter of Authorization
- Actual to Expected Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at [msapprovals@aegonusa.com](mailto:msapprovals@aegonusa.com). If you prefer, our fax number is 410-209-5904.

Sincerely,

Teri Schaffer,  
Actuarial Administrative Supervisor

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## Company and Contact

### Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician cemills@aegonusa.com  
520 Park Avenue (410) 209-5644 [Phone]  
Baltimore, MD 21201 (410) 209-5904[FAX]

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
520 Park Avenue	Group Code: 761	Company Type: Life & Accident
Baltimore, MD 21201	Group Name: Aegon	State ID Number:
(800) 233-4624 ext. 5236[Phone]	FEIN Number: 41-1366075	
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$50.00	11/24/2008	24112437

Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	40922
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## Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	11/25/2008	11/25/2008

SERFF Tracking Number: AEGC-125903343 State: Arkansas

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## Disposition

Disposition Date: 11/25/2008

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Allianz Life Insurance Company of North America	0.000%	\$0	1	\$1,090	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Allnz letter of authorization	Accepted for Informational Purposes	Yes
Supporting Document	Uniform transmittal	Accepted for Informational Purposes	Yes
Rate	Rates	Approved	Yes

SERFF Tracking Number:	AEGC-125903343	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	40922
Company Tracking Number:	1566		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	serff
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	03/01/2008
<b>Filing Method of Last Filing:</b>	serff

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Allianz Life Insurance Company of North America	0.000%	0.000%	\$0	1	\$1,090	0.000%	0.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates	VAP1030-B	Revised		exhibita_p.pdf



**Exhibit A**  
**Allianz Life Insurance Company of North America**  
**Mass Marketed Standard Group Medicare Supplement**  
**Base Premium Rates**  
**State of Arkansas**

**Current Monthly Premium Rates**

<b>Composite Age</b>	<b>Plan B</b>
Under 65	161
65 & Up	161

**Proposed Rate Change**

	<b>Plan B</b>
All Ages	0.0%

**Proposed Monthly Premium Rates**

<b>Composite Age</b>	<b>Plan B</b>
Under 65	161
65 & Up	161

	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>	<b>Auto-Monthly</b>
<b>Modal Factors</b>	12.000	6.000	3.000	1.000	1.000

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## Supporting Document Schedules

	Review Status:	
<b>Satisfied -Name:</b> Health - Actuarial Justification	Approved	11/25/2008
<b>Comments:</b> Actuarial memorandum Exhibit B Projections Actual to expected analysis		
<b>Attachment:</b> act_memo_w_supporting docs.pdf		
<b>Satisfied -Name:</b> Allnz letter of authorization	Accepted for Informational Purposes	11/25/2008
<b>Comments:</b>		
<b>Attachment:</b> Allnz_Letter of Authorization.pdf		
<b>Satisfied -Name:</b> Uniform transmittal	Accepted for Informational Purposes	11/25/2008
<b>Comments:</b>		
<b>Attachment:</b> uniform_transmittal.pdf		

Allianz Life Insurance Company of North America  
Standard Group Medicare Supplement  
2008 Annual Rate Filing  
**Arkansas**

**Purpose and Scope of Filing**

The purpose and scope of this filing is to request a rate revision and demonstrate compliance with loss ratio standards.

The rate revision below will apply uniformly to all insureds whose policy was issued in your state.

**State Rate Revision**

<b>All Plans</b>
0%

**General Description**

- Policy Form Number(s):  
VAP1030-B
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: These policy forms were issued to applicants age 65 and over who were eligible for Medicare.
- Premium Basis: All premiums are based on a composite age basis.
- Domiciliary Status: This policy form is not filed in our domicile state of Minnesota.

Allianz Life Insurance Company of North America  
Standard Group Medicare Supplement  
2008 Annual Rate Filing  
Arkansas

**Other**

These policy forms represent a closed block of business.

Modal Factors:

<b>Mode</b>	<b>Factor</b>
Annual	12.000
Semi-Annual	6.000
Quarterly	3.000
Monthly	1.000
Auto-Monthly	1.000

**Rate Methodology / Assumptions**

To determine the rates proposed for this year's filing, we assumed a trend rate of 5.7%. We then examined our experience using our most current data, claims paid and premiums collected through March 31, 2008 as of May 31, 2008.

The most recent two incurred months are omitted, as this data is not yet credible. Actual loss ratios for the most recent calendar year were compared to expected loss ratios for that period and actual loss ratios inception to date were compared to expected loss ratios on that basis.

**Other Assumptions**

Commission Schedule: The commissions paid are 7% of premium in all years.

Lapse Rates: All Years 10.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Allianz Life Insurance Company of North America  
Standard Group Medicare Supplement  
2008 Annual Rate Filing  
**Arkansas**

**Rates and Rating Factors**

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval. As required in your state rate increases will not be implemented any sooner than 12 months from the previous effective date.

The following area factors apply to the premiums in the State of Arkansas.

<b>Factor</b>	<b>Zip Code Ranges</b>
1.07	723 - 723
0.85	All Other

**Rate History**

The rate increases implemented in your state since inception, are as follows:

<b>Approval Date</b>	<b>Plan B</b>
1/1/1993	9.00%
1/1/1994	-23.00%
1/1/1995	0.00%
1/1/1996	5.00%
7/1/1997	0.00%
11/19/1998	10.00%
11/15/1999	25.00%
11/8/2000	8.00%
10/23/2001	16.00%
11/6/2002	20.00%
8/16/2004	4.80%
12/30/2005	6.20%
10/23/2006	6.10%
11/1/2007	0.00%

Allianz Life Insurance Company of North America  
Standard Group Medicare Supplement  
2008 Annual Rate Filing  
Arkansas

**Estimated Average Annual Premium Rate/In Force Policy Counts**

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of August 31, 2008 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
VAP1030-B	Plan B	1,931	1	28
Total Lives			1	28

**Historical Earned Premium and Incurred Claims**

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis.

Allianz Life Insurance Company of North America  
Standard Group Medicare Supplement  
2008 Annual Rate Filing  
Arkansas

**Loss Ratio Projection**

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% for each benefit this year and all future years.

Since there are a total of 1 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

**Actuarial Certification**

To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Allianz's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



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Stephen Baloga, A.S.A., M.A.A.A.  
Assistant Vice President and Actuary  
520 Park Avenue  
Baltimore, MD 21201-4500  
800-233-4624

**Exhibit B**  
**Allianz Life Insurance Company of North America**  
**Historical Earned Premium and Incurred Claims**  
**Standard Group Medicare Supplement**

**Plan B - Arkansas Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1995	0	566	0.00%
1996	0	2,082	0.00%
1997	374	369	98.7%
1998	1,792	2,474	138.1%
1999	2,084	701	33.6%
2000	2,764	214	7.7%
2001	4,154	774	18.6%
2002	1,173	6,273	534.8%
2003	1,064	3,075	288.9%
2004	1,363	479	35.1%
2005	1,492	11	0.7%
2006	1,551	541	34.9%
2007	1,447	212	14.6%
Thru 3/2008	326	21	6.4%
Total Plan	19,585	17,791	90.8%

**Plan B - Nationwide Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1993	113,949	52,031	45.7%
1994	125,035	54,938	43.9%
1995	276,269	191,783	69.4%
1996	529,127	523,353	98.9%
1997	522,686	461,004	88.2%
1998	504,235	434,789	86.2%
1999	505,737	466,533	92.2%
2000	507,415	449,544	88.6%
2001	473,786	461,017	97.3%
2002	117,106	98,326	84.0%
2003	63,132	46,137	73.1%
2004	64,141	37,346	58.2%
2005	61,057	46,073	75.5%
2006	52,209	28,139	53.9%
2007	46,867	17,376	37.1%
Thru 3/2008	11,117	617	5.5%
Total Plan	3,973,868	3,369,006	84.8%



**Exhibit B**  
**Allianz Life Insurance Company of North America**  
**Historical Earned Premium and Incurred Claims**  
**Standard Group Medicare Supplement**

**Total All Plans - Arkansas Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1995	0	566	0.0%
1996	0	2,082	0.0%
1997	374	369	98.7%
1998	1,792	2,474	138.1%
1999	2,084	701	33.6%
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2007	1,447	212	14.6%
Thru 3/2008	326	21	6.4%
<b>Total</b>	<b>19,585</b>	<b>17,791</b>	<b>90.8%</b>

**Total All Plans - Nationwide Experience Exhibit**

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2007	46,867	17,376	37.1%
Thru 3/2008	11,117	617	5.5%
<b>Total</b>	<b>3,973,868</b>	<b>3,369,006</b>	<b>84.8%</b>

**Nationwide Experience Projection**  
Allianz Life Insurance Company of North America  
Group, Standardized Medicare Supplement  
All Plans

<b>Assumptions:</b>	<b>2009</b>	2010	2011+
Requested Rate Increase:	0.00%	4.00%	2.00%
Aging Factor:	1.36%	1.36%	1.36%
Premium Trend Rate:	1.36%	5.42%	3.39%

Claims Trend Increase:	5.70%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	7.81%	6.08%	4.04%

<b>Current Rate Level Factors</b>	2007	2008
CRL Premium Factor:	1.69%	0.76%

CRL Claims Trend Increase:	5.70%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	5.70%	0.00%

	2009	2010	2011+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	25,703	10,123	39.4%
1993	1,866,760	937,795	50.2%
1994	3,941,851	2,079,598	52.8%
1995	6,551,593	4,416,505	67.4%
1996	9,522,094	7,429,715	78.0%
1997	14,575,202	11,798,166	80.9%
1998	17,847,300	13,467,614	75.5%
1999	20,337,685	15,781,498	77.6%
2000	24,237,708	17,681,082	72.9%
2001	23,446,291	16,469,018	70.2%
2002	2,886,934	2,199,996	76.2%
2003	373,973	248,191	66.4%
2004	365,770	264,888	72.4%
2005	294,915	265,061	89.9%
2006	294,434	215,140	73.1%
2007	262,780	151,408	57.6%
2008	53,179	32,325	60.8%

2008 data through March.

Total	126,884,172	93,448,121	73.6%
Total w/interest	201,333,407	147,977,169	73.5%

Projected 7/1/2005-12/31/2005

	51,178	31,842	62.2%
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Experience restated at the current rate level (CRL)

2007	267,232	160,038	59.9%
2008	104,761	64,167	61.3%

For projecting the 2009 experience, a 75.0% weight is applied to the Year 2007, and a 25.0% weight is applied to the Year 2008.

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	206,730	132,032	63.9%
2010	196,135	126,054	64.3%
2011	182,504	118,032	64.7%
2012	169,821	110,520	65.1%
2013	158,019	103,487	65.5%
2014	147,037	96,901	65.9%
2015	136,818	90,734	66.3%
2016	127,310	84,960	66.7%
2017	118,462	79,553	67.2%
2018	110,230	74,490	67.6%

Projection Totals

Nondiscounted	1,553,067	1,016,763	65.5%
Discounted	1,233,122	805,357	65.3%

**Lifetime Totals**

Nondiscounted	128,488,417	94,496,726	73.5%
Discounted	202,617,707	148,814,368	73.4%

With Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
206,730	132,032	63.9%
196,135	126,054	64.3%
182,504	118,032	64.7%
169,821	110,520	65.1%
158,019	103,487	65.5%
147,037	96,901	65.9%
136,818	90,734	66.3%
127,310	84,960	66.7%
118,462	79,553	67.2%
110,230	74,490	67.6%

1,553,067	1,016,763	65.5%
1,233,122	805,357	65.3%

128,488,417	94,496,726	73.5%
202,617,707	148,814,368	73.4%

Nationwide  
Allianz Life Insurance Company of North America  
Standardized Group Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	25,703	10,123	39.4%	41.5%	94.9%
	Total	<b>25,703</b>	<b>10,123</b>	<b>39.4%</b>	<b>41.5%</b>	<b>94.9%</b>
1993	1992	200,966	86,742	43.2%	52.1%	82.8%
	1993	1,665,794	851,053	51.1%	41.5%	123.1%
	Total	<b>1,866,760</b>	<b>937,795</b>	<b>50.2%</b>	<b>42.6%</b>	<b>117.8%</b>
1994	1992	152,807	59,392	38.9%	73.5%	52.9%
	1993	2,585,129	1,362,751	52.7%	52.1%	101.1%
	1994	1,203,915	657,455	54.6%	41.5%	131.6%
	Total	<b>3,941,851</b>	<b>2,079,598</b>	<b>52.8%</b>	<b>49.7%</b>	<b>106.1%</b>
1995	1992	127,721	69,389	54.3%	84.5%	64.3%
	1993	2,229,785	1,620,281	72.7%	73.5%	98.9%
	1994	2,375,851	1,545,412	65.0%	52.1%	124.8%
	1995	1,818,236	1,181,423	65.0%	45.9%	141.4%
	Total	<b>6,551,593</b>	<b>4,416,505</b>	<b>67.4%</b>	<b>58.3%</b>	<b>115.6%</b>
1996	1992	114,436	89,888	78.5%	85.0%	92.4%
	1993	1,936,310	1,854,995	95.8%	84.5%	113.4%
	1994	2,072,439	1,671,647	80.7%	73.5%	109.8%
	1995	3,434,276	2,544,926	74.1%	54.9%	135.1%
	1996	1,964,633	1,268,259	64.6%	45.8%	140.9%
	Total	<b>9,522,094</b>	<b>7,429,715</b>	<b>78.0%</b>	<b>63.4%</b>	<b>123.0%</b>
1997	1992	116,784	101,468	86.9%	85.3%	101.9%
	1993	1,895,384	2,241,914	118.3%	85.0%	139.2%
	1994	2,020,117	1,572,142	77.8%	84.4%	92.2%
	1995	3,346,896	2,557,157	76.4%	72.7%	105.0%
	1996	3,688,060	2,662,817	72.2%	54.6%	132.2%
	1997	3,507,961	2,662,668	75.9%	45.2%	167.9%
	Total	<b>14,575,202</b>	<b>11,798,166</b>	<b>80.9%</b>	<b>64.8%</b>	<b>124.8%</b>
1998	1992	122,087	98,196	80.4%	85.8%	93.7%
	1993	1,943,979	1,566,550	80.6%	85.2%	94.5%
	1994	2,098,008	1,613,855	76.9%	84.9%	90.6%
	1995	3,396,244	2,782,393	81.9%	82.4%	99.5%
	1996	3,695,274	2,674,600	72.4%	72.9%	99.3%
	1997	5,108,998	3,757,548	73.5%	54.3%	135.4%
	1998	1,482,710	974,472	65.7%	45.6%	144.1%
	Total	<b>17,847,300</b>	<b>13,467,614</b>	<b>75.5%</b>	<b>70.0%</b>	<b>107.9%</b>
1999	1992	118,587	129,268	109.0%	86.4%	126.2%
	1993	1,924,164	1,561,092	81.1%	85.8%	94.6%
	1994	2,107,434	1,656,715	78.6%	85.2%	92.2%
	1995	3,293,905	2,753,502	83.6%	83.3%	100.3%
	1996	3,642,150	2,857,892	78.5%	82.7%	94.9%
	1997	4,949,928	3,913,803	79.1%	72.9%	108.4%
	1998	2,690,431	1,902,946	70.7%	54.6%	129.6%
	1999	1,611,086	1,006,280	62.5%	45.5%	137.3%
	Total	<b>20,337,685</b>	<b>15,781,498</b>	<b>77.6%</b>	<b>74.3%</b>	<b>104.4%</b>
2000	1992	172,780	178,759	103.5%	86.3%	119.9%
	1993	1,999,798	1,576,814	78.8%	86.3%	91.4%
	1994	2,230,885	1,763,771	79.1%	85.7%	92.2%
	1995	3,357,228	2,587,110	77.1%	83.9%	91.8%
	1996	3,746,738	2,775,723	74.1%	83.5%	88.8%
	1997	5,001,357	3,857,846	77.1%	82.7%	93.2%
	1998	2,694,361	1,799,944	66.8%	72.8%	91.7%
	1999	3,053,929	1,961,963	64.2%	54.7%	117.5%
	2000	1,980,632	1,179,152	59.5%	45.1%	131.9%
	Total	<b>24,237,708</b>	<b>17,681,082</b>	<b>72.9%</b>	<b>75.9%</b>	<b>96.1%</b>

Nationwide  
Allianz Life Insurance Company of North America  
Standardized Group Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2001	1992	171,673	134,580	78.4%	87.1%	90.0%
	1993	1,762,332	1,394,827	79.1%	86.3%	91.7%
	1994	1,939,533	1,496,890	77.2%	86.3%	89.5%
	1995	2,964,669	2,078,700	70.1%	84.9%	82.6%
	1996	3,243,151	2,413,186	74.4%	84.0%	88.5%
	1997	4,374,199	2,998,611	68.6%	83.6%	82.0%
	1998	2,242,698	1,461,913	65.2%	82.5%	79.0%
	1999	2,501,909	1,650,675	66.0%	72.8%	90.7%
	2000	2,849,280	2,018,959	70.9%	54.4%	130.2%
	2001	1,396,847	820,677	58.8%	45.8%	128.3%
	Total	<b>23,446,291</b>	<b>16,469,018</b>	<b>70.2%</b>	<b>77.2%</b>	<b>91.0%</b>
2002	1992	37,916	64,725	170.7%	87.9%	194.2%
	1993	200,881	99,765	49.7%	87.1%	57.0%
	1994	197,077	148,899	75.6%	86.3%	87.6%
	1995	364,670	199,273	54.6%	85.7%	63.7%
	1996	375,538	291,788	77.7%	85.1%	91.3%
	1997	554,781	450,389	81.2%	84.3%	96.3%
	1998	286,202	436,063	152.4%	83.6%	182.3%
	1999	295,361	193,477	65.5%	83.0%	78.9%
	2000	359,092	214,131	59.6%	73.0%	81.6%
	2001	215,564	101,006	46.9%	54.0%	86.8%
	2002	-148	479	-323.8%	41.5%	-780.2%
	Total	<b>2,886,934</b>	<b>2,199,996</b>	<b>76.2%</b>	<b>81.1%</b>	<b>94.0%</b>
2003	1992	23,392	21,972	93.9%	87.8%	107.0%
	1993	35,064	20,734	59.1%	87.7%	67.4%
	1994	7,302	1,886	25.8%	87.2%	29.6%
	1995	94,934	59,257	62.4%	86.1%	72.5%
	1996	32,448	26,472	81.6%	86.3%	94.6%
	1997	46,839	30,033	64.1%	85.4%	75.1%
	1998	35,697	21,681	60.7%	84.4%	72.0%
	1999	52,810	40,062	75.9%	83.5%	90.8%
	2000	28,306	17,180	60.7%	79.3%	76.5%
	2001	16,341	7,849	48.0%	73.5%	65.3%
	2002	722	1,064	147.3%	52.1%	282.7%
	2003	119	0	0.0%	41.5%	0.0%
	Total	<b>373,973</b>	<b>248,191</b>	<b>66.4%</b>	<b>84.6%</b>	<b>78.4%</b>
2004	1992	19,976	13,158	65.9%	87.8%	75.0%
	1993	33,705	18,972	56.3%	87.8%	64.1%
	1994	5,408	1,581	29.2%	88.2%	33.1%
	1995	89,001	78,847	88.6%	87.3%	101.4%
	1996	30,840	21,437	69.5%	86.3%	80.6%
	1997	48,554	45,514	93.7%	86.0%	109.1%
	1998	33,492	21,636	64.6%	85.0%	76.0%
	1999	50,744	36,234	71.4%	84.0%	85.0%
	2000	31,532	22,803	72.3%	80.7%	89.6%
	2001	19,330	3,214	16.6%	84.5%	19.7%
	2002	911	255	28.0%	73.4%	38.1%
	2003	2,276	1,238	54.4%	52.1%	104.4%
	2004	0	0	0.0%	0.0%	0.0%
	Total	<b>365,770</b>	<b>264,888</b>	<b>72.4%</b>	<b>85.5%</b>	<b>84.7%</b>

Nationwide  
Allianz Life Insurance Company of North America  
Standardized Group Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1992	18,369	27,470	149.6%	87.9%	170.2%
	1993	30,088	29,746	98.9%	87.8%	112.7%
	1994	4,653	2,129	45.8%	88.2%	51.9%
	1995	80,546	82,360	102.3%	88.4%	115.6%
	1996	23,563	24,480	103.9%	87.0%	119.5%
	1997	36,661	27,671	75.5%	86.1%	87.7%
	1998	22,904	15,535	67.8%	85.9%	79.0%
	1999	40,277	42,082	104.5%	85.0%	123.0%
	2000	22,803	9,038	39.6%	81.1%	48.9%
	2001	14,034	2,769	19.7%	85.0%	23.2%
	2002	1,017	224	22.0%	84.5%	26.0%
	2003	0	1,557	0.0%	0.0%	0.0%
	2004	0	0	0.0%	0.0%	0.0%
	2005	0	0	0.0%	0.0%	0.0%
	Total	<b>294,915</b>	<b>265,061</b>	<b>89.9%</b>	<b>86.5%</b>	<b>103.9%</b>
2006	1992	16,280	6,323	38.8%	89.1%	43.6%
	1993	24,430	17,073	69.9%	87.8%	79.6%
	1994	4,789	1,526	31.9%	88.2%	36.1%
	1995	72,730	93,995	129.2%	88.6%	145.9%
	1996	31,418	17,462	55.6%	87.7%	63.3%
	1997	40,961	25,034	61.1%	87.1%	70.2%
	1998	24,238	10,717	44.2%	86.3%	51.2%
	1999	46,768	22,903	49.0%	85.7%	57.2%
	2000	22,802	9,246	40.5%	82.4%	49.2%
	2001	8,946	10,513	117.5%	85.4%	137.6%
	2002	1,070	348	32.6%	84.9%	38.3%
	2003	0	0	0.0%	0.0%	0.0%
	2004	0	0	0.0%	0.0%	0.0%
	2005	0	0	0.0%	0.0%	0.0%
	2006	0	0	0.0%	0.0%	0.0%
	Total	<b>294,434</b>	<b>215,140</b>	<b>73.1%</b>	<b>87.0%</b>	<b>84.0%</b>
2007	1992	16,066	6,216	38.7%	90.4%	42.8%
	1993	21,495	15,712	73.1%	89.1%	82.1%
	1994	3,967	653	16.4%	88.2%	18.6%
	1995	62,882	32,690	52.0%	88.8%	58.5%
	1996	27,056	8,852	32.7%	87.7%	37.3%
	1997	38,097	31,485	82.6%	88.0%	93.9%
	1998	23,450	6,818	29.1%	87.1%	33.4%
	1999	41,098	22,774	55.4%	86.1%	64.4%
	2000	19,507	13,434	68.9%	84.0%	82.0%
	2001	8,050	12,350	153.4%	85.9%	178.5%
	2002	1,112	424	38.1%	85.1%	44.8%
	2003	0	0	0.0%	0.0%	0.0%
	2004	0	0	0.0%	0.0%	0.0%
	2005	0	0	0.0%	0.0%	0.0%
	2006	0	0	0.0%	0.0%	0.0%
	Total	<b>262,780</b>	<b>151,408</b>	<b>57.6%</b>	<b>87.6%</b>	<b>65.7%</b>

Nationwide  
Allianz Life Insurance Company of North America  
Standardized Group Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
Through 3/31/2008	1992	1,103	682	61.8%	90.1%	68.6%
	1993	3,698	1,451	39.2%	90.2%	43.5%
	1994	843	111	13.1%	89.6%	14.7%
	1995	12,858	1,167	9.1%	89.0%	10.2%
	1996	10,845	2,388	22.0%	87.8%	25.1%
	1997	10,190	10,323	101.3%	88.0%	115.1%
	1998	5,722	776	13.6%	88.0%	15.4%
	1999	9,129	8,943	98.0%	87.4%	112.1%
	2000	6,465	4,621	71.5%	85.0%	84.0%
	2001	-7,952	1,862	-23.4%	86.1%	-27.2%
	2002	279	0	0.0%	85.6%	0.0%
	2003	0	0	0.0%	0.0%	0.0%
	2004	0	0	0.0%	0.0%	0.0%
	2005	0	0	0.0%	0.0%	0.0%
	2006	0	0	0.0%	0.0%	0.0%
	Total	<b>53,179</b>	<b>32,325</b>	<b>60.8%</b>	<b>88.2%</b>	<b>68.9%</b>
<b>Plan Total</b>		<b>126,884,172</b>	<b>93,448,121</b>	<b>73.6%</b>	<b>70.9%</b>	<b>103.9%</b>

Allianz Life Insurance Company of North America



Kenneth P. Schrapp, FSA, MAAA  
Head of Special Markets  
Special Markets

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www.allianzlife.com

December 11, 2003

To Whom It May Concern

Re: Letter of Authorization

Allianz Life Insurance Company of North America has authorized Monumental Life Insurance Company to represent Allianz in all matters related to Medicare Supplement form filings and to develop and submit rates on our behalf. This authorization includes, but is not limited to, analysis of experience, development of rates, actuarial memorandum and the filing of rates and policy forms.

This authorization Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth P. Schrapp", written in a cursive style.

Kenneth P. Schrapp

KS/cl

**Life, Accident & Health, Annuity, Credit Transmittal Document**

<b>1.</b>	<b>Prepared for the State of</b>	Arkansas					
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<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						

<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	Allianz Life Insurance Company of North America 520 Park Avenue Baltimore, MD 21201-4500	Minnesota	<b>Accident &amp; Health</b>	761	90611	41-1366075	

<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>
	Teri Schaffer Actuarial Administrative Supervisor 520 Park Avenue Baltimore, MD 21201-4500	800-233-4624 ext. 5236	410-209-5904	msapprovals@aegonusa.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____		
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<b>6.</b>	<b>Company Tracking Number</b>	1566		
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b> Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise  <input type="checkbox"/> Group	<input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large  <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance</b>	MS05G Group Medicare Supplement - Standard Plans		
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<u>MS05G.001 (All Plans)</u>		
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<b>11.</b>	<b>Submitted Documents</b>	<div style="border: 1px solid black; padding: 5px;"> <p><b><u>FORMS</u></b></p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Policy  <input type="checkbox"/> Application/Enrollment  <input type="checkbox"/> Schedule of Benefits           </div> <div> <input type="checkbox"/> Outline of Coverage  <input type="checkbox"/> Rider/Endorsement  <input type="checkbox"/> Other           </div> <div> <input type="checkbox"/> Certificate  <input type="checkbox"/> Advertising           </div> </div> <p><b><u>Rates</u></b></p> <input type="checkbox"/> New Rate      <input checked="" type="checkbox"/> Revised Rate         </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b><u>SUPPORTING DOCUMENTATION</u></b></p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation  <input type="checkbox"/> Association Bylaws  <input type="checkbox"/> Statement of Variability  <input checked="" type="checkbox"/> Actuarial Memorandum  <input type="checkbox"/> Other: _____           </div> <div> <input type="checkbox"/> Third Party Authorization  <input type="checkbox"/> Trust Agreements  <input type="checkbox"/> Certifications           </div> </div> </div>		
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<b>12.</b>	<b>Filing Submission Date</b>	November 17, 2008		
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13.	<b>Filing Fee (If required)</b>	Amount	\$ 50.00	Check Date										
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number										
14.	<b>Date of Domiciliary Approval</b>	This policy form is not filed in our domicile state of Minnesota												
15.	<b>Filing Description:</b>													
	<b>2008 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Allianz Life Insurance Company of North America</b>  <b><u>POLICY FORM #(s):</u></b>  VAP1030-B													
16.	<b>Certification (If required)</b>													
<b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u> .														
Print Name: Stephen Baloga, A.S.A., M.A.A.A. Title: Assistant Vice President and Actuary														
Signature:  Date: November 17, 2008														

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		1566		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		0.0%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01	Actuarial Memorandum	VAP1030-B	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
	Memorandum, rates, state & nationwide experience, actual to expected analysis, loss ratio projections			
02	Life, Accident & Health Transmittal Document	VAP1030-B	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
	Pages 1 thru 3			
03	Allianz Letter of Authorization	VAP1030-B	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	

LH FFA-1